IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Postrel

Serial Number: 10/791,149

Filing Date: March 1, 2004

Title: METHOD AND SYSTEM FOR ISSUING, AGGREGATING
               AND REDEEMING REWARDS BASED ON MERCHANT
               TRANSACTIONS (as amended)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

In the Notice of Allowance dated May 19, 2010, the Examiner
alleged that the prior art of record teaches a method of
operating a reward system in conjunction with a computer
network, the computer network interconnected to at least
one issuing bank computer operated by an issuing bank that
issues a token to a user, said token comprising a user
payment account ID for a user payment account at the
issuing bank computer that is used to pay for purchase
transactions, the method comprising:

      a. providing a reward account database in a central
         reward server computer that interoperates with
         the computer network, the reward account database
         storing (i) a first user reward account for
         transactions between the user and a first
         merchant and (ii) a second user reward account

for transactions between the user and a second
merchant, both the first user reward account and
the second user reward account being identified
with the user payment account ID;

b. a user executing a first transaction with the
first merchant by presenting the token to the
first merchant for payment of at least part of
the first transaction;

c. a first merchant computer operated by the first
merchant transmitting a first instruction to the
central reward server computer to add a first set
of rewards to the first user reward account using
an identification of the first merchant and the
user payment account ID;

d. the user executing a second transaction with the
second merchant by presenting the token to the
second merchant for payment of at least part of
the second transaction;

e. a second merchant computer operated by the second
merchant transmitting a second instruction to the
central reward server computer to add a second set
of rewards to the second user reward account using
an identification of the second merchant and the
user payment account ID;

f. establishing a user reward exchange account.

The Examiner then stated that "even though the prior art of
record teaches the above-mentioned features, the prior art
of record fails to teach a method of operating a reward
system in conjunction with a computer network, the computer
network interconnected to at least one issuing bank
computer operated by an issuing bank that issues a token to

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a user, said token comprising a user payment account ID for
a user payment account at the issuing bank computer that is
used to pay for purchase transactions, including the steps
of:

- establishing a user reward exchange account on the
  central reward server computer;
- a user computer operated by the user providing
  instructions to the central reward server computer
  for selecting rewards from the first user reward
  account and from the second user reward account for
  exchange into the user reward exchange account; and
- the central reward server compute exchanging, in
  response to said instructions, the selected rewards
  from the first user reward account and the second
  user reward account into the user reward point
  exchange account."

Applicant respectfully disagrees with the position the
Examiner has taken as stated above. In particular,
Applicant believes that the prior art does not disclose or
suggest steps a-f as alleged by the Examiner above. In the
interest of expediting prosecution of the application and
allowance of the claims, Applicant has amended the claims
as set forth in the Supplemental Amendment dated May 11,
2010. Applicant does not however acquiesce with the
Examiner's statement of the reasons for allowance.
Pursuant to MPEP 1302.14(V), Applicant notes that this
statement is but the personal opinion of the Examiner as to

why the claims are allowable, and does not create an estoppel.

Respectfully submitted,

/arbarkume/

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